

United States Bankruptcy Court
Eastern District of Tennessee

In re:
Michael Andrew Cordle
Debtor

Case No. 23-31581-SHB
Chapter 7

District/off: 0649-3
Date Rcvd: Dec 13, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2023:

Recip ID	Recipient Name and Address
13537747	+ Christina Cordle, 3007 Kimberlin Hights, Knoxville, TN 37920-9716
13537751	+ US Attorney, 800 Market St #211, Knoxville, TN 37902-2342

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
db	+ Email/PDF: michaelcordle37@gmail.com	Dec 13 2023 20:13:00	Michael Andrew Cordle, PO Box 32962, Knoxville, TN 37930-2962
cr	+ EDI: AISACG.COM	Dec 14 2023 01:05:00	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bkfilings@zwickerpc.com	Dec 13 2023 20:15:00	American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
13537744	+ Email/PDF: bncnotices@becket-lee.com	Dec 13 2023 20:37:08	American Express, PO Box 297879, Fort Lauderdale, FL 33329-7879
13537746	+ EDI: CRFRSTNA.COM	Dec 14 2023 01:05:00	CFNA/Firestone, PO Box 81315, Cleveland, OH 44181-0315
13537745	+ EDI: CAPITALONE.COM	Dec 14 2023 01:05:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
13537748	+ EDI: CITICORP	Dec 14 2023 01:05:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
13537749	+ EDI: DISCOVER	Dec 14 2023 01:05:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
13537750	EDI: IRS.COM	Dec 14 2023 01:05:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2023 at the address(es) listed below:

Name	Email Address
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Brent S. Snyder	on behalf of Debtor Michael Andrew Cordle brentsnyder77@gmail.com
John P. Newton, Jr.	tn27@ecfcbis.com
United States Trustee	Ustpregion08.kx.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Michael Andrew Cordle	Social Security number or ITIN xxx-xx-1776
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Eastern District of Tennessee		
Case number: 3:23-bk-31581-SHB		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Andrew Cordle

12/13/23**By the court:** Suzanne H. Bauknight
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.